Local Form 1009-1 (25/18) 24-30025 Doc 22 Filed 03/26/24 Entered 03/26/24 11:19:48 Desc Main Document Page 1 of 18

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In re	: Case No.
	Debtor(s).
	SUMMARY OF AMENDMENTS TO VOLUNTARY PETITION, LISTS, SCHEDULES AND STATEMENTS
1.	Attached to this form are the following amended documents:
	 □ Petition □ Schedule A/B □ Schedule C □ Schedule D □ Schedule E/F □ Schedule H □ Schedule J □ Schedule J □ Schedule J □ Schedule J □ Statement of financial affairs □ Statement of current monthly income/means test calculation □ Other (specify):
2.	For each amended document attached, clearly identify all changes (additions and

deletions) to the amended document when compared with the original or most

recent amendment:

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Fill in this information to identify your case:								
Debtor 1	Robert	Hurst	Anderson, Jr					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankr	uptcy Court for the:		District of Minnesota					
Case number (if known)	24-30025							

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

rt 1: Summarize Your Assets	
	Your assets
	Value of what you own
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$1,369,000.0
1b. Copy line 62, Total personal property, from Schedule A/B	\$20,109.0
1c. Copy line 63, Total of all property on Schedule A/B	\$1,389,109.0
rt 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$1,007,319.0
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$1,895,267.0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$593,897.
Your total liabilities	\$3,496,483.
Summarize Your Income and Expenses	•
Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$7,700.0
Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J	\$11,917.0

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Debtor 1 Robert Hurst Anderson, Jr Case number (if known) 24-30025

Last Name

First Name

Middle Name

Part 4: Answer These Questions for Administrative and Statistical Records		
6. Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the ✓ Yes	e court with your other sched	ules.
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U. Your debts are not primarily consumer debts. You have nothing to report on this part of the form this form to the court with your other schedules. 	J.S.C. § 159.	
 From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 	Official	\$12,171.50
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$0.00	
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$1,895,267.00	
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00	
9d. Student loans. (Copy line 6f.)	\$0.00	
9e.Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00	
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00	
9g. Total . Add lines 9a through 9f.	\$1,895,267.00	

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Fill in this information	to identify your case:		
Debtor 1	Robert	Hurst	Anderson, Jr
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankro	uptcy Court for the:		District of Minnesota
Case number (if known)	24-30025		

☑ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every

What is your current	marital status?				
■ Married					
✓ Not married					
During the last 3 yea	rs, have you lived anywhe	re other than where you l	ive now?		
√ No					
Yes. List all of the	places you lived in the last	3 years. Do not include w	here you live now.		
Debtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
			Same as Debtor 1		Same as Debtor 1
Number Street		From To	Number Street		_ From To
City	State ZIP Code	_	City	State ZIP Code	_
			Same as Debtor 1		Same as Debtor 1
		_ From	N		_ From
Number Street		To	Number Street		To
City	State ZIP Code	_	City	State ZIP Code	-
Within the last 8 yea	rs, did you ever live with a	spouse or legal equivale	nt in a community property	state or territory?(Com	munity property states an
<i>ritories</i> include Arizor √ No	na, California, Idaho, Louisia	ana, Nevada, New Mexico	, Pueπo Rico, Texas, wasr	nington, and wisconsin.)	
Yes. Make sure vo	ou fill out Schedule H: Your	Codebtors (Official Form	106H).		

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Robert Anderson, Jr Case number (if known) 24-30025 Debtor 1 Hurst First Name Middle Name Last Name Part 2: Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income **Gross Income** Sources of income **Gross Income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, commissions, ■ Wages, commissions, From January 1 of current year until the bonuses, tips bonuses, tips date you filed for bankruptcy: **✓** Operating a business \$4,000.00 Operating a business ■ Wages, commissions, For last calendar year: Wages, commissions, bonuses, tips bonuses, tips (January 1 to December 31, 2023 ☑ Operating a business \$392,000.00 Operating a business Wages, commissions, For the calendar year before that: Wages, commissions, bonuses, tips bonuses, tips (January 1 to December 31, 2022 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. **√** No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross Income from** each source each source Describe below. Describe below. (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, For the calendar year before that: (January 1 to December 31, 2022

Page 6 of 18 Document Robert Anderson, Jr Debtor 1 Hurst Case number (if known) 24-30025 First Name Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more? No. Go to line 7. ☐ Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payment ■ Mortgage Creditor's Name ☐ Car Credit card Number Street Loan repayment ☐ Suppliers or vendors Other __ City State ZIP Code 7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. **√**No. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street ZIP Code City State

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Page 8 of 18 Document Anderson, Jr Debtor 1 Robert Hurst Case number (if known) 24-30025 First Name Middle Name Last Name Value of the property Describe the property Date Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. City State ZIP Code 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? **✓** No Yes. Fill in the details. Describe the action the creditor took Date action was Amount taken Creditor's Name Number State ZIP Code City Last 4 digits of account number: XXXX-______ 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a courtappointed receiver, a custodian, or another official? **✓** No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? **✓** No Yes. Fill in the details for each gift.

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Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Gambling loss up to September 2023 \$32,353		03/23/2023	\$32,353.00

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Hurst First Name Middle Name Last Name

Part 7: List Certain Payments or Transfers

No			
Yes. Fill in the details.			
	Description and value of any property transferred	Date payment or	Amount of payment
Filing Fee		transfer was made	
Person Who Was Paid			\$338.00
Number Street			
City State ZIP Code	- -		
Email or website address	_		
Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or	Amount of payment
Walker & Walker Law Offices PLLC		transfer was made	
Person Who Was Paid			#0.047.00
4356 Nicollet Ave S			\$2,047.00
Number Street			
Minneapolis, MN 55409	1		
City State ZIP Code			
Email or website address	-		
Person Who Made the Payment, if Not You			
Cradit Coupaging Course	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Credit Counseling Course Person Who Was Paid		transier was made	
			\$15.00
Number Street	-		
	-		
City State ZIP Code			
Email or website address			
Person Who Made the Payment, if Not You	_		

Case 24-30025 Doc 22 Filed 03/26/24 Entered 03/26/24 11:19:48 Desc Main Page 11 of 18 Document Robert Debtor 1 Hurst Anderson, Jr Case number (if known) 24-30025 First Name Middle Name Last Name 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment transfer was made Person Who Was Paid Number Street City State ZIP Code 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. **✓** No Yes. Fill in the details. Description and value of property Date transfer was Describe any property or payments transferred received or debts paid in exchange made Person Who Received Transfer Number Street State ZIP Code Person's relationship to you _ 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) **✓** No Yes. Fill in the details. Description and value of the property transferred Date transfer was made Name of trust -

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or 1	Robert	Hurst		Anderson, Jr			Case number (if known) 24	-30025
	First Name	Middle I		Last Name				
t 8: List	t Certain Fina	ncial Accou	ınts, Instrur	ments, Safe D	eposit Boxe	s, and Storaç	ge Units	
transferre	d?	oney market, o	or other financi	ial accounts; cert			your name, or for your benef	
Mo No	ialives, associal	ions, and othe	i ililariciai ilist	itutions.				
	I in the details.							
			Last 4 digits	of account num	nber Type instru	of account or ment	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
lame of Fina	ancial Institution		xxxx		Che	•		
lumber	Street				Bro	ney market kerage		
					│ I Oth	er		
					∐ Oth	er		
. Do you n	State ow have, or did	ZIP Code you have with	nin 1 year befo	ore you filed for I			box or other depository for s	securities, cash, or
. Do you no luables? ✓ No				ore you filed for I	bankruptcy, an			Do you still have
. Do you no luables? ☑No	ow have, or did				bankruptcy, an	y safe deposit l		Do you still have it?
. Do you n l uables? ☑ No ☑ Yes. Fill	ow have, or did				bankruptcy, an	y safe deposit l		Do you still have
. Do you no luables? ☑ No ☑ Yes. Fill	ow have, or did		Who else ha		bankruptcy, an	y safe deposit l		Do you still have it?
. Do you no lluables? ☑ No ☑ Yes. Fill	ow have, or did		Who else ha	ad access to it?	bankruptcy, an	y safe deposit l		Do you still have it?
Name of Fin.	ow have, or did		Who else ha	ad access to it?	bankruptcy, an	y safe deposit l		Do you still have it?
. Do you no luables? No Yes. Fill Name of Fin:	ow have, or did I in the details. ancial Institution Street	you have with	Name Number St	ad access to it?	bankruptcy, an	y safe deposit	contents	Do you still have it?
. Do you no luables? \[\sqrt{1} \text{ No} \] Yes. Fill Name of Final Number City . Have you	ow have, or did I in the details. ancial Institution Street	you have with	Name Number St	ad access to it?	bankruptcy, an	y safe deposit		Do you still have it?
. Do you no iluables? No Yes. Fill Name of Fina Number City Have you	ow have, or did I in the details. ancial Institution Street	you have with	Name Number St	ad access to it?	bankruptcy, an	y safe deposit	contents	Do you still have it?

Page 13 of 18 Document Robert Debtor 1 Hurst Anderson, Jr Case number (if known) 24-30025 First Name Middle Name Last Name Describe the contents Who else has or had access to it? Do you still have □No Name Name of Storage Facility Yes Number Number Street City State **ZIP Code ZIP Code** City Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Value Where is the property? Describe the property Owner's Name Number Street Number Street City State **ZIP Code** City State **ZIP Code** Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? **√** No Yes. Fill in the details.

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Debtor 1 Robert Anderson, Jr Case number (if known) 24-30025 Hurst First Name Middle Name Last Name Environmental law, if you know it Date of notice **Governmental unit** Governmental unit Name of site Number Street Number Street City State **ZIP Code ZIP Code** City State 25. Have you notified any governmental unit of any release of hazardous material? **✓** No Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Number Street Street City State **ZIP Code ZIP Code** City State 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. **√**No Yes. Fill in the details. Court or agency Nature of the case Status of the case Case title. Pending **Court Name** On appeal ☐ Concluded Number Street Case number

City

State

ZIP Code

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btor 1	Robert	Hurst	Anderson, Jr	Case number (if known) 24-30025
	First Name	Middle Name	Last Name	
rt 11: (Give Details Abo	out Your Business	or Connections to Any Busi	ness
/ Within	A vears before you	filed for bankruptov	did you own a business or have s	any of the following connections to any business?
_			e, profession, or other activity, eitl	
_			.C) or limited liability partnership (LLP)
	n partner in a partne			
_ A	an officer, director, o	or managing executive	of a corporation	
	n owner of at least	5% of the voting or eq	uity securities of a corporation	
√ No. N	one of the above a	pplies. Go to Part 12.		
Yes. C	Check all that apply	above and fill in the de	etails below for each business.	
		Descri	be the nature of the business	Employer Identification number
Name				Do not include Social Security number or ITIN.
				EIN:
Number	Street	Nema	-f	Dates business existed
			of accountant or bookkeeper	Dates Busiliess existed
				From To
City	State	ZIP Code		
	2 years before you or other parties.	filed for bankruptcy, o	lid you give a financial statemen	t to anyone about your business? Include all financial institutions,
√ No				
_	Fill in the details bel	OW.		
		Date is	haus	
		Date is	Sucu	
Name		MM / DD	YYYYY	
Number	Street			
City	State	ZIP Code		

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Debtor 1 Robert Hurst Anderson, Jr Case number (if known) 24-30025 First Name Middle Name Last Name

Part 12: Sign Below	
I have read the answers on this <i>Statement of Financial Affairs</i> and any attachments, and I de and correct. I understand that making a false statement, concealing property, or obtaining n bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or be	noney or property by fraud in connection with a
Signature of Robert Hurst Anderson, Jr. Debtor 1	
Date <u>03/26/2024</u>	
Did you attach additional pages to your <i>Statement of Financial Affairs for Individuals Filing</i> ✓ No	for Bankruptcy (Official Form 107)?
☐ Yes	
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy	forms?
☑No	
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Local Form 1009-1 (05/18)

Other (specify):

UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

In re	:	Anderson, Robert Hurst Cas	se No.:	24-30025
		Debtor(s).		
		SUMMARY OF AMENDMENTS TO VOLUNTARY PETIT	TION, LIS	STS, SCHEDULES AND STATEMENTS
1.	Atta	ached to this form are the following amended documents:		
		Petition		
		Schedule A/B		
		Schedule C		
		Schedule D		
		Schedule E/F		
		Schedule G		
		Schedule H		
		Schedule I		
		Schedule J		
		Schedule J-2		
		Summary of assets and liabilities and certain statistical information schedule)	n (note tha	at this Summary MUST BE submitted with any amended
		Statement of financial affairs		
		Statement of intention		
		Statement of current monthly income/means test calculation		

2. For each amended document attached, clearly identify all changes (additions and deletions) to the amended document when compared with the original or most recent amendment:

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United States Bankruptcy Court District Of Minnesota

In re Anderson, Robert Hurst			Case No	o. <u>24-30025</u>					
			- Chapter	7					
D	ebtor(s)								
		CERTIFICATE OF MA	AILING						
The undersigned her	reby certifies that a true o	copy of the following document(s):							
was(were) mailed to postage prepaid, on		the addresses set forth in the exhibit	which is attached here	eto, electronically or by first class mail,					
Dated: 03/2	6/2024		s/ Andrew Walker						
4356 Nicollet Ave Minneapolis, MN 554 Phone: (612) 824-43 Fax: (612) 824-8005									
		Walker & Walker Law Offices, PLLC 4356 Nicollet Ave Minneapolis, MN 55409 Phone: (612) 824-4357							
					Email: andrew@bankruptcytruth.com		tcytruth.com		
					American Express		Hunter's Rock Inc.		al Revenue Service
		General Inquiries Po Box 981535		2855 Anthony Ln S # 130 S #130 Minneapolis, MN 55418-3265		ox 7346 elphia, PA 19101-7346			
El Paso, TX 79998-1	535			, , , , , , , , , , , , , , , , , , ,					
Jill Anderson.				d Health Care					
5178 Suntide Pass Saint Paul, MN 55129		Po Box 685 Roanoke, TX 76262-0685		mer Service -Privacy Unit x 740815					
,				a, GA 30374-0815					
United States Trust 300 S 4th St Ste 101		US Bank Home Mortgage 2800 Tamarack Rd		e z of Minnesota N 23rd St Ste 100					

St Louis Park, MN 55416-1660

Owensboro, KY 42301

Minneapolis, MN 55415-2247